

In re:  
Wai Kwan Lo Phung  
Debtor

Case No. 24-12043-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Feb 26, 2025

User: admin  
Form ID: 155

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Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:**

Recip ID	Recipient Name and Address
db	+ Wai Kwan Lo Phung, 2531 Valley View Road, Bensalem, PA 19020-2262
14897705	Aqua Pennsylvania, Inc., 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
14909844	+ Bucks County Tax Claim Bureau, C/O Michael Kevin Martin, P.O. Box 215, Perkasie, PA 18944-0215
14897706	+ Bucks County Tax Claim Bureau, Court House, 55 E. Court Street, Doylestown, PA 18901-4331
14897707	Bucks County Water & Sewer Authority, PO Box 8457, Philadelphia, PA 19101
14900348	+ Bucks County Water and Sewer Authority, 1275 Almshouse Road, Warrington 18976-1209
14897722	+ Terminix/servicemaster, 150 Peabody Place, Memphis, TN 38103-3700

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14902366	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:28:43	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14902365	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 03:04:52	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14897708	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:29:18	Cap1/wmt, Po Box 30281, Salt Lake City, UT 84130-0281
14897709	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 03:05:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14897710	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:39:59	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14897711	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:55:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
14897712	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:55:00	Comenitycb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
14897713	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 27 2025 00:55:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14897714	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 27 2025 01:28:42	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14897717	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:21:39	Macy's/dsnb, Po Box 8218, Mason, OH 45040
14911870	^ MEBN	Feb 27 2025 00:26:22	HSBC Bank USA, N.A., 2929 Walden Ave C9 Attn:Business Service, Depew, NY 14043-2690
14897715	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 27 2025 00:54:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
14909212	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:55:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
14897716	+ Email/Text: PBNCNotifications@perituservices.com		

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		Feb 27 2025 00:54:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14902364	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:39:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14897718	+ Email/Text: nsm_bk_notices@mcooper.com	Feb 27 2025 00:54:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14897719	+ Email/Text: cedwards@ncsplus.com	Feb 27 2025 00:55:00	Ntl Crdt Sys, 117 E 24th St, New York, NY 10010-2937
14897720	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 27 2025 01:29:25	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14911837	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 01:39:45	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14897721	+ Email/Text: bncmail@w-legal.com	Feb 27 2025 00:55:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14897723	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 03:05:12	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14900671	^ MEBN	Feb 27 2025 00:26:15	The Bank of New York Mellon, c/o KML Law Group P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14914236	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 03:04:52	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14918114		THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON

on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Indenture Trustee for Newcastle Mortgage Securities Trust 2007-1 bkgroup@kmllawgroup.com

KELLY LYN EBERLE

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on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com

MICHAEL KEVIN MARTIN

on behalf of Creditor Bucks County Tax Claim Bureau mmartin@grimlaw.com ksaborsky@grimlaw.com

PAUL H. YOUNG

on behalf of Debtor Wai Kwan Lo Phung support@ymalaw.com  
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com  
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Wai Kwan Lo Phung ) Case No. 24-12043-amc  
 )  
Debtor(s). ) Chapter: 13  
 )  
)

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: February 26, 2025

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court